Case 18-10793-CMG Doc 8 Filed 01/18/18 Entered 01/19/18 00:51:31 Desc Imaged

Information to identify the case:				
Debtor 1:	Lauren Dunham	Social Security number or ITIN: xxx-xx-2420		
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter: 13 1/15/18		
Case number:	18-10793-CMG			

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Lauren Dunham	
2.	All other names used in the last 8 years		
3.	Address	23 Cedar Hill Ln Toms River, NJ 08755–4903	
4.	Debtor's attorney Name and address	Marc C. Capone Capone and Keefe, PC 60 Highway 71 Unit 2 Spring Lake Heights, NJ 07762	Contact phone (732) 528–1166
5.	Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650–4853	Contact phone (609) 587–6888 www.russotrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676–6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609–858–9333 Date: 1/16/18

For more information, see page 2

Debtor Lauren Dunham Case number 18–10793–CMG

Meeting of creditors February 15, 2018 at 09:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Chapter 13 Standing Trustee - Trenton, 1 AAA joint case, both spouses must Drive, Suite 101, Robbinsville, NJ 08691 The meeting may be continued or adjourned to a later attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 4/16/18 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 3/26/18 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: 30 days after the Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The bankruptcy case debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and 12. Exempt property distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court ted States Bankruptcy District of New Jersey

In re: Lauren Dunham Debtor Case No. 18-10793-CMG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2 Date Rcvd: Jan 16, 2018 Form ID: 309I Total Noticed: 27

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Jan 18, 2018. db Lauren Dunham, 23 Cedar Hill Ln, Toms River, NJ 08755-4903 Southgate, MI 48195-4300 Dallas, TX 75248-1938 Credence Resource Management, PO Box 2300, 517278173 517278174 Credit Resource, 17000 Dallas Pkwy Ste 20, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812 517278177 KML Law Group, 517278180 New Jersey Natural Gas, 1415 Wyckoff Rd, Wall, NJ 07719 Northland Group, PO Box 390846, Minneapolis, MN 55439-0846 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020 517278181 517278182 Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918 The Bureaus, 1717 Central St, Evanston, IL 60201-1507 517278183 517278185 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757 517278186 The Bureaus Inc, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: mcapone@caponeandkeefe.com Jan 16 2018 23:37:25 Marc C. Capone, Capone and Keefe, PC, 60 Highway 71, Unit 2, Spring Lake Heights, NJ 07762 aty E-mail/Text: bnc@russotrustee.com Jan 16 2018 23:38:31 Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08 E-mail/Text: usanj.njbankr@usdoj.gov Jan 16 2018 23:37:56 08650-4853 smg U.S. Attorney, 970 Broad St., Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 16 2018 23:37:54 United States Trustee, smg Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 517278168 EDI: AMEREXPR.COM Jan 16 2018 23:23:00 Amex. Correspondence. PO Box 981540. El Paso, TX 79998-1540 517278169 EDI: AMEREXPR.COM Jan 16 2018 23:23:00 PO Box 981537, El Paso, TX 79998-1537 Amex. 15000 Capital One Dr, 517278170 EDI: CAPITALONE.COM Jan 16 2018 23:23:00 Capital One, Richmond, VA 23238-1119 EDI: CAPITALONE.COM Jan 16 2018 23:23:00 517278171 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 517278172 EDI: CHASE.COM Jan 16 2018 23:23:00 Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298 EDI: DISCOVER.COM Jan 16 2018 23:23:00 517278175 Discover, PO Box 15316, Wilmington, DE 19850-5316 EDI: DISCOVER.COM Jan 16 2018 23:23:00 PO Box 3025. 517278176 Discover Financial, New Albany, OH 43054-3025 EDI: MID8.COM Jan 16 2018 23:23:00 517278178 Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069 517278179 EDI: MID8.COM Jan 16 2018 23:23:00 Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709 517278184 EDI: TDBANKNORTH.COM Jan 16 2018 23:23:00 TD Bank, PO Box 5600, Lewiston, ME 04243-5600 517278187 EDI: WFFC.COM Jan 16 2018 23:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657 EDI: WFFC.COM Jan 16 2018 23:23:00 517278188 Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697 Las Vegas, NV 89193-4498 517278189 EDI: WFFC.COM Jan 16 2018 23:23:00 Wffnatbank, PO Box 94498, TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature: /s/Joseph Speetjens Date: Jan 18, 2018

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Form ID: 309I

Page 2 of 2 Total Noticed: 27

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2018 at the address(es) listed below: NONE. TOTAL: 0